

United States Bankruptcy Court
District of Nevada

In re:
JOHN FORREST BEAN
Debtor

Case No. 22-13788-abl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2
Date Rcvd: Jan 25, 2023

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2023:

Recip ID	Recipient Name and Address
db	+ JOHN FORREST BEAN, 595 S. GREEN VALLEY PKWY #2214, HENDERSON, NV 89012-2983
r	+ DEBORAH L. PRIEBE, SHORT SALE SUCCESS, 170 S. GREEN VALLEY PKWY #200, HENDERSON, NV 89012-3154
11814679	+ Admar Supply and it's Affiliates, 1950 Brighton Henrietta T/L Rd, Rochester, NY 14623-2543
11814681	+ Armor Building Supply, 1702 Constitution Ave, Olean, NY 14760-1880
11814691	+ Community Bank, N.A., 500 Delaware Ave, Olean, NY 14760
11814692	+ Conserve, PO Box 307, Fairport, NY 14450-0307
11814697	+ Devin Bean, 203 Luninborg, Henderson, NV 89074-8718
11814699	+ EAN Services LLC, PO Box 402345, Atlanta, GA 30384-2345
11814700	+ Edc/windermere Anthem, Acct No 694Y391830365687499555, 12231 S Eastern Ave Ste, Henderson, NV 89052-4414
11814701	+ Enterprise Holdings, LLC, PO Box 402345, Atlanta, GA 30384-2345
11814702	+ Enterprse Rent A Car, PO Box 402345, Atlanta, GA 30384-2345
11814703	+ Equipment and Tool Rentals, 1801 Union Rd, Buffalo, NY 14224-2019
11814705	+ Fnb Of Port Allegany, Acct No 6636, 64a Main Street, Port Allegany, PA 16743
11814704	+ Fnb Of Port Allegany, Acct No 6687, 64a Main Street, Port Allegany, PA 16743
11814706	+ Genesis Credit Management, Acct No PRS0GS10110004062190, Attn: Bankruptcy, Po Box 3630, Everett, WA 98213-8630
11814710	+ Great Lakes Concrete Products, LLC, 5690 Camp Road, Hamburg, NY 14075-3706
11814719	+ Hamlin Bank & Trust Co, Acct No 40002406, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814717	+ Hamlin Bank & Trust Co, Acct No 40002595, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814711	+ Hamlin Bank & Trust Co, Acct No 40002673, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814714	+ Hamlin Bank & Trust Co, Acct No 40002952, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814716	+ Hamlin Bank & Trust Co, Acct No 40031735, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814720	+ Hamlin Bank & Trust Co, Acct No 40031749, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814712	+ Hamlin Bank & Trust Co, Acct No 40032467, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814715	+ Hamlin Bank & Trust Co, Acct No 40034611, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814713	+ Hamlin Bank & Trust Co, Acct No 409618, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814718	+ Hamlin Bank & Trust Co, Acct No 409716, Attn: Bankruptcy, 333 West Main St, Smethport, PA 16749-1139
11814722	+ Henderson Hospital, PO Box 31001-0827, Pasadena, CA 91110-0827
11858530	+ Horizon Ridge Apartments, 595 S. Green Valley Pkwy, Henderson, NV 89012-2977
11814725	+ Juniat VI Bk, Acct No 70000000000006687, 2 S Main, Mifflintown, PA 17059-1313
11838552	+ LVAC, 2655 S Maryland Pkwy, Las Vegas, NV 89109-1645
11814729	+ Las Vegas Justice Court, Attention: Traffic, 200 Lewis Ave, 2nd Floor, Las Vegas, NV 89155-0001
11858812	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
11814735	+ OLean Union Salses Corp, Po Box 361, Olean, NY 14760-0361
11814737	+ Phillip Dwyer, 12231 S. Eastern #150, Henderson, NV 89052-4417

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: BNCnotices@bdfgroup.com	Jan 26 2023 00:09:00	ERIK C SEVERINO, LAW OFFICE OF ERIK SEVERINO, 7251 W. LAKE MEAD BLVD., STE 300, LAS VEGAS, NV 89128
tr	+ EDI: FLESCHWARTZER.COM	Jan 26 2023 05:14:00	LENARD E. SCHWARTZER, 2850 S. JONES

District/off: 0978-2
Date Rcvd: Jan 25, 2023

User: admin
Form ID: 318

Page 2 of 4
Total Noticed: 76

Case Number	Action	From	Date/Time	To
		BLVD., #1, LAS VEGAS, NV 89146-5640		
ust	+ Email/Text: USTPRegion17.LV.ECF@usdoj.gov		Jan 26 2023 00:09:00	U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
11814680	+ Email/Text: bncnotifications@pheaa.org		Jan 26 2023 00:09:00	AES/Pennsylvania Higher Education Assist, Acct No 9724193833PA00004, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
11862740	Email/PDF: resurgentbknofications@resurgent.com		Jan 26 2023 00:20:27	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11814682	+ EDI: TSYS2		Jan 26 2023 05:14:00	Barclays Bank Delaware, Acct No 000210344416440, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
11814687	Email/Text: CAF_Bankruptcy_Department@carmax.com		Jan 26 2023 00:09:00	Carmax, PO Box 440609, Kennesaw, GA 30160
11814689	+ EDI: CKSFINANCIAL.COM		Jan 26 2023 05:14:00	CKS Financial, Acct No 1088545, Attn: Bankruptcy, Po Box 2856, Chesapeake, VA 23327-2856
11814685	+ EDI: CAPITALONE.COM		Jan 26 2023 05:14:00	Capital One, Acct No 480213953328, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
11814684	+ EDI: CAPITALONE.COM		Jan 26 2023 05:14:00	Capital One, Acct No 5178059310977674, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
11814683	+ EDI: CAPITALONE.COM		Jan 26 2023 05:14:00	Capital One, Acct No 5178059986951532, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
11837353	EDI: CAPITALONE.COM		Jan 26 2023 05:14:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
11814686	+ EDI: CAPITALONE.COM		Jan 26 2023 05:14:00	Capital One NA, Acct No 5200940106527223, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
11814688	+ EDI: CITICORP.COM		Jan 26 2023 05:14:00	Citibank/The Home Depot, Acct No 6035320379670951, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
11814690	+ EDI: WFNNB.COM		Jan 26 2023 05:14:00	Comenity Bank/Jared, Acct No 3138761396, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
11814693	^ MEBN		Jan 26 2023 00:06:51	Cox Communications, 6205-B Peachtree Dunwoody Road, Atlanta, GA 30328-4524
11814694	+ EDI: CCS.COM		Jan 26 2023 05:14:00	Credit Collection Services, Acct No 78567284, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
11814695	+ Email/PDF: creditonebknofications@resurgent.com		Jan 26 2023 00:20:22	Credit One Bank, Acct No 4447962642620243, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
11814696	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov		Jan 26 2023 00:09:00	Department of Taxation and Finance, Civil Enforcement Division, W.A. Harriman Campus, Albany, NY 12227-0001
11814698	+ Email/Text: compliance@dontbebroke.com		Jan 26 2023 00:09:00	Dollar Loan Center, Acct No 2361480, Attn: Bankruptcy, 8860 West Sunset Road, Las Vegas, NV 89148-4898
11831812	+ Email/Text: compliance@dontbebroke.com		Jan 26 2023 00:09:00	Dollar loan Center, 2654 W Horizon Ridge Pkwy Ste B-3, Henderson, NV 89052-2863
11814707	+ EDI: PHINGENESIS		Jan 26 2023 05:14:00	Genesis Credit/Celtic Bank, Acct No 5100043001450822, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401

District/off: 0978-2

User: admin

Page 3 of 4

Date Rcvd: Jan 25, 2023

Form ID: 318

Total Noticed: 76

11814709	+ EDI: PHINGENESIS	Jan 26 2023 05:14:00	Genesis FS Card Services, Acct No 5410514112675304, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
11814708	+ EDI: PHINGENESIS	Jan 26 2023 05:14:00	Genesis Financial/Jared, Acct No 7637000024008050, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
11814721	EDI: PHINHARRIS	Jan 26 2023 05:14:00	Harris & Harris, LTD, 111 West Jackson Blvd., Suite 400, Chicago, IL 60604-4135
11814723	+ EDI: AGFINANCE.COM	Jan 26 2023 05:14:00	Household Finance Co/OneMain Financial, Acct No 2195133053416751, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
11814724	EDI: IRS.COM	Jan 26 2023 05:14:00	IRS, Central Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
11814726	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 26 2023 00:09:00	Key Bank, 450 N. Union St, Olean, NY 14760-2657
11814727	Email/Text: govtaudits@labcorp.com	Jan 26 2023 00:09:00	Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240
11833756	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2023 00:20:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11814730	+ Email/Text: MDSBankruptcies@meddatsys.com	Jan 26 2023 00:09:00	Medical Data Systems (MDS), Acct No 8007484283, 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
11814731	+ Email/Text: MDSBankruptcies@meddatsys.com	Jan 26 2023 00:09:00	Medical Data Systems (MDS), Acct No 8007484275, 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
11839631	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jan 26 2023 00:09:00	New York Statae Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
11814733	+ Email/Text: angela.abreu@northwest.com	Jan 26 2023 00:09:00	Northwest Bank, Acct No 3105026920, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
11814732	+ Email/Text: angela.abreu@northwest.com	Jan 26 2023 00:09:00	Northwest Bank, Acct No 3105026367, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
11814734	+ Email/Text: collections@oleanfcu.com	Jan 26 2023 00:09:00	Olean Area Fed Cr Un, Acct No 20000058020001, 1201 Wayne St, Olean, NY 14760-2271
11814736	+ Email/Text: consumerhelpdesk@omega-rms.com	Jan 26 2023 00:09:00	Omega RMS, llc., Acct No 701624, Attn: Bankruptcy, 7505 Nw Tiffany Springs Pky, Ste 500, Kansas City, MO 64153-1313
11840112	EDI: Q3G.COM	Jan 26 2023 05:14:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
11814738	Email/Text: bankruptcy@self.inc	Jan 26 2023 00:09:00	Selfinc/lead, Acct No 10325324, Attn: Bankruptcy, 515 Congress Avenue #2200, Austin, TX 78701
11814739	+ Email/Text: bknotices@suncommunities.com	Jan 26 2023 00:09:00	Sky Harbor, 4925 Genesee St, Buffalo, NY 14225-2411
11814741	+ EDI: RMSC.COM	Jan 26 2023 05:14:00	Synchrony Car Care, Acct No 6501591205584781, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
11814740	+ EDI: RMSC.COM	Jan 26 2023 05:14:00	Synchrony Car Care, Acct No 6501591239918138, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 42

District/off: 0978-2
Date Rcvd: Jan 25, 2023

User: admin
Form ID: 318

Page 4 of 4
Total Noticed: 76

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	LENARD E. SCHWARTZER, 2850 S. JONES BLVD., #1, LAS VEGAS, NV 89146-5640
11814728	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2023 at the address(es) listed below:

Name	Email Address
ERIK C SEVERINO	on behalf of Debtor JOHN FORREST BEAN erik@mylasvegaslawyers.com gus@mylasvegaslawyers.com;scott@mylasvegaslawyers.com;severinoer90555@notify.bestcase.com
LENARD E. SCHWARTZER	on behalf of Realtor DEBORAH L. PRIEBE trustee@sailawfirm.com lbenson@sailawfirm.com;jelliott@sailawfirm.com;nv17@ecfcbis.com;clea11@trustesolutions.net;les@trustesolutions.net
LENARD E. SCHWARTZER	trustee@sailawfirm.com lbenson@sailawfirm.com;jelliott@sailawfirm.com;nv17@ecfcbis.com;clea11@trustesolutions.net;les@trustesolutions.net
U.S. TRUSTEE - LV - 7	USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	JOHN FORREST BEAN	Social Security number or ITIN	xxx-xx-6320
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of Nevada			
Case number: 22-13788-abl			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

JOHN FORREST BEAN

1/25/23

By the court: AUGUST B. LANDIS
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.